

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Robert F. Feeley, Jr.  
Bernadette F. Figueiras  
DebtorsCase No. 20-72982-reg  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-8

User: lglasser  
Form ID: 309APage 1 of 2  
Total Noticed: 30

Date Rcvd: Sep 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 23, 2020.

db/jdb +Robert F. Feeley, Jr., Bernadette F. Figueiras, 476 Carnation Drive,  
Shirley, NY 11967-1154

smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739

smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001

9885283 Apple Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

9885284 Best Buy Credit Services, PO Box 9001007, St. Louis, MO 63179

9885289 +Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647

9885292 First Bank Card, PO Box 2557, Omaha, NE 68103-2557

9885301 New Rez LLC, c/o Shellpoint Mortgage, P.O. Box 740039, Cincinnati, OH 45274-0039

9885312 Zales Outlet, P.O. Box 9025, Des Moines, IA 50368

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
at

at E-mail/Text: agomerman@optonline.net Sep 21 2020 18:32:58 Adam C Gomerman,  
807 East Jericho Turnpike, Huntington Station, NY 11746

tr +EDI: BRKBARNARD.COM Sep 21 2020 22:23:00 R Kenneth Barnard, 3305 Jerusalem Avenue,  
Suite 215, Wantagh, NY 11793-2028

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Sep 21 2020 18:33:48  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300

smg +E-mail/Text: ustpregion02.li.ecf@usdoj.gov Sep 21 2020 18:33:29 United States Trustee,  
Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,  
Central Islip, NY 11722-4456

9885281 +E-mail/Text: bankruptcynotices@amazon.com Sep 21 2020 18:33:36 Amazon.com,  
410 Terry Avenue N., Seattle, WA 98109-5210

9885282 EDI: AMEREXPR.COM Sep 21 2020 22:23:00 American Express, P.O. Box 297884,  
Fort Lauderdale, FL 33329

9885285 +EDI: CAPITALONE.COM Sep 21 2020 22:23:00 Capital One, P.O. Box 6492,  
Carol Stream, IL 60197-6492

9885291 +EDI: DISCOVER.COM Sep 21 2020 22:23:00 Discover, P.O. Box 71084,  
Charlotte, NC 28272-1084

9885293 EDI: HY11.COM Sep 21 2020 22:23:00 Hyundai Motor Finance, PO BOX 660891,  
Dallas, TX 75266-0891

9885288 EDI: JPMORGANCHASE Sep 21 2020 22:23:00 Chase Slate, P.O. Box 15123,  
Wilmington, DE 19850

9885296 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 21 2020 18:33:08 Kohl's,  
P.O. Box 2983, Milwaukee, WI 53201-2983

9885297 +E-mail/Text: bk@lendingclub.com Sep 21 2020 18:33:34 Lending Club, 71 Stevenson Street,  
Suite 300, San Francisco, CA 94105-2985

9885298 +EDI: TSYS2.COM Sep 21 2020 22:23:00 Macys, 9111 Duke Blvd, Mason, OH 45040-8999

9885299 EDI: NPCU.COM Sep 21 2020 22:23:00 Navy Federal Credit Union, PO Box 3500,  
Merrifield, VA 22119-3500

9885302 +EDI: RMSC.COM Sep 21 2020 22:23:00 Old Navy, P.O. Box 105980 Dept. 72,  
Atlanta, GA 30348-5980

9885303 +EDI: RMSC.COM Sep 21 2020 22:23:00 Paypal Credit, P.O. Box 71202,  
Charlotte, NC 28272-1202

9885305 +EDI: STFM.COM Sep 21 2020 22:23:00 State Farm Bank, P.O. Box 2326,  
Bloomington, IL 61702-2326

9885306 +EDI: RMSC.COM Sep 21 2020 22:23:00 Synchrony Bank, PO BOX 960061,  
Orlando, FL 32896-0061

9885309 +EDI: WTRRN BANK.COM Sep 21 2020 22:23:00 Target Card Services, P.O. Box 660170,  
Dallas, TX 75266-0170

9885310 +EDI: RMSC.COM Sep 21 2020 22:23:00 The Home Depot, P.O. Box 105980 Dept. 51,  
Atlanta, GA 30348-5980

9885311 +EDI: WFFC.COM Sep 21 2020 22:23:00 Wells Fargo Bank, PO Box 14517,  
Des Moines, IA 50306-3517

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9885295 Jeep

9885286\* +Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492

9885287\* +Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492

9885290\* +Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647

9885294\* Hyundai Motor Finance, PO BOX 660891, Dallas, TX 75266-0891

9885300\* Navy Federal Credit Union, PO Box 3500, Merrifield, VA 22119-3500

9885304\* +Paypal Credit, P.O. Box 71202, Charlotte, NC 28272-1202

9885307\* +Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061

9885308\* +Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061

TOTALS: 1, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0207-8

User: lglasser  
Form ID: 309A

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2020 at the address(es) listed below:

Adam C Gomeran on behalf of Joint Debtor Bernadette F. Figueiras agomeran@optonline.net,  
gomeranar41943@notify.bestcase.com  
Adam C Gomeran on behalf of Debtor Robert F. Feeley, Jr. agomeran@optonline.net,  
gomeranar41943@notify.bestcase.com  
R Kenneth Barnard rkbesquire@aol.com, N250@ecfcbis.com  
United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Robert F. Feeley Jr.</b>	Social Security number or ITIN	<b>xxx-xx-2471</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Bernadette F. Figueiras</b>	Social Security number or ITIN	<b>xxx-xx-7930</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of New York</b>	Date case filed for chapter	<b>7 9/18/20</b>
Case number:	<b>8-20-72982-reg</b>		

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case

Revised: 12/17

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's Full Name</b>	Robert F. Feeley Jr.	Bernadette F. Figueiras
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	476 Carnation Drive Shirley, NY 11967	476 Carnation Drive Shirley, NY 11967
<b>4. Debtor's Attorney</b> Name and address	Adam C Gomeran 807 East Jericho Turnpike Huntington Station, NY 11746	Contact Phone (631) 549-1111 Email: <a href="mailto:agomeran@optonline.net">agomeran@optonline.net</a>
<b>5. Bankruptcy Trustee</b> Name and address	R Kenneth Barnard 3305 Jerusalem Avenue Suite 215 Wantagh, NY 11793	Contact Phone 516-809-9397 Email: <a href="mailto:rkbeshire@aol.com">rkbeshire@aol.com</a>
<b>6. Meeting of Creditors</b>	<b>October 21, 2020 at 10:30 AM</b>	Location: <b>DUE TO COVID-19, THE MEETING OF CREDITORS WILL BE HELD TELEPHONICALLY. PLEASE REFER TO THE CASE DOCKET OR CONTACT THE TRUSTEE LISTED IN THIS NOTICE FOR INSTRUCTIONS.</b>
<b>7. Deadlines</b>  The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:</b> <b>You must file a Complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <hr/> <b>Deadline to Object to Exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline: 12/21/20</b>  <b>You must file a Motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Filing Deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>8. Presumption of Abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. The presumption of abuse does not arise.	
<b>9. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Address of the Bankruptcy Clerk's Office: 290 Federal Plaza Central Islip, NY 11722  Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM  Contact Phone (631) 712-6200 Date: 9/21/20

For more information, see page 2 &gt;

Debtor **Robert F. Feeley Jr. and Bernadette F. Figueiras**Case number **8-20-72982-reg**

<b>10. Legal Advice</b>	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
<b>11. Creditors May Not Take Certain Actions</b>	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
<b>12. Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
<b>13. Proof of Claim</b>	<p>Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): <b>Filing Deadline: 11/27/2020</b></p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the debtor(s)' principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><b><i>Do not include this notice with any filing you make with the court.</i></b></p>
<b>14. Discharge of Debts</b>	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
<b>15. Exempt Property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="https://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
<b>16. Creditors with a Foreign Address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>17. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	<p>1) The Electronic Bankruptcy Noticing (EBN) Program is open to all parties. You can register for EBN at the BNC website <a href="https://bankruptcyntices.uscourts.gov/">https://bankruptcyntices.uscourts.gov/</a>, or</p> <p>2) Debtors can register for DeBN by filing local form "Debtor's Electronic Bankruptcy Notice Request" with the Clerk of Court. <b>Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.</b></p>
<b>18. Undeliverable Notices</b>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
<b>19. Form 121 Statement of Social Security #</b>	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
<b>20. Personal Financial Management Course</b>	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>